No. 210

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks and Trust Companies

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National Banks

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June 30, 1974

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	*First State Bank
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Ist Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank
Forsyth	First State Bank
Fort Benton	State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
	The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	***First Security Bank
	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
	First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
	First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	**First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened July 3, 1973
**Opened March 5, 1974
***Opened May 1. 1974

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Montana National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
	Montana National Bank
Browning	Montana National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N.A.
Circle	Montana National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
	Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

Aggregate Resources and Liabilities of (97) State Banks and (2) Trust Companies, June 30, 1974 Compared with Report of (94) State Banks and (2) Trust Companies, June 30, 1973

RESOURCES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Cash and Banks	$ 120,440,639.43	$ 102,192,371.90	$ 18,248,267.53+
U.S. Government Bonds	152,451,029.94	172,856,362.62	20,405,332.68—
Federal Agency Bonds	70,524,219.95	53,894,279.19	16,629,940.76+
State and Municipal Bonds	175,196,148.07	155,996,904.27	19,199,243.80+
Other Securities	2,154,392.40	2,047,245.83	107,146.57+
Federal Funds Sold	23,000,000.00	28,987,000.00	5,987,000.00—
Loans and Discounts	761,947,147.05	628,181,207.85	133,765,939.20+
Premises, Furn. and Fix.	23,455,501.65	20,723,889.06	2,731,612.59+
Other Real Estate	1,323,122.08	775,535.23	547,586.85+
Other Assets	12,415,745.28	10,113,181.63	2,302,563.65+
	$1,342,907,945.85	$1,175,767,977.58	$ 167,139,968.27+
		Increase	$ 167,139,968.27+
LIABILITIES:			
Demand Deposits of I.P.C.	$ 353,918,381.28	$ 318,844,511.26	$ 35,073,870.02+
Time Deposits of I.P.C.	657,779,562.32	562,492,297.35	95,287,264.97+
U.S. Government Deposits	9,743,539.94	12,528,196.69	2,784,656.75—
Other Public Deposits	125,611,874.15	122,827,390.46	2,784,483.69+
Deposits of Comm'l. Banks	12,857,946.33	12,017,317.14	840,629.19+
Other Deposits	10,704,285.44	10,135,064.38	569,221.06+
Federal Funds Purchased	21,704,237.29	13,255,000.00	8,449,237.29+
Borrowed Funds	8,591,799.94	833,691.00	7,758,108.94+
Other Liabilities	35,039,443.60	27,109,001.30	7,930,442.30+
Reserve for Loan Losses	10,633,065.93	9,775,277.88	857,788.05+
Reserves on Securities	430,492.34	592,547.95	162,055.61—
Cap. Notes and Debentures	1,810,000.00	1,725,000.00	85,000.00+
Common Capital Stock	35,865,000.00	32,924,000.00	2,941,000.00+
Surplus	36,262,949.11	33,066,838.66	3,196,110.45+
Undivided Profits	21,292,081.93	17,138,396.35	4,153,685.58+
Capital Reserves	663,286.25	503,447.16	159,839.09+
	$1,342,907,945.85	$1,175,767,977.58	$ 167,139,968.27+
		Increase	$ 167,139,968.27+

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1974 Compared with Reports of June 30, 1973*

RESOURCES:	June 30, 1974	June 30, 1973	Decrease— Increase+
Cash and Banks	$ 141,715,127.70	$ 137,748,219.86	$ 3,966,907.84+
U.S. Government Bonds	117,766,766.06	134,520,927.09	16,754,161.03—
Federal Agency Bonds	45,442,596.19	34,232,798.16	11,209,798.03+
State and Municipal Bonds	223,615,500.34	183,863,401.45	39,752,098.89+
Other Securities	4,226,118.17	5,296,368.83	1,070,250.66—
Federal Funds Sold	23,849,375.00	34,053,500.00	10,204,125.00—
Loans and Discounts	889,968,124.60	764,471,821.99	125,496,302.61+
Premises, Furn. and Fix.	25,229,011.31	23,329,956.14	1,899,055.17+
Other Real Estate	1,213,447.25	968,040.17	245,407.08+
Other Assets	17,362,300.06	13,402,315.13	3,959,984.93+
	$1,490,388,366.68	$1,331,887,348.82	$ 158,501,017.86+
		Increase	$ 158,501,017.86+
LIABILITIES:			
Demand Deposits of I.P.C.	$ 361,438,759.47	$ 339,977,207.12	$ 21,461,552.35+
Time Deposits of I.P.C.	746,563,831.96	663,156,723.60	83,407,108.36+
U.S. Government Deposits	9,047,748.56	16,395,636.21	7,347,887.65—
Other Public Deposits	130,230,633.12	114,118,836.95	16,111,796.17+
Deposits of Comm'l. Banks	14,090,862.61	13,652,152.87	438,709.74+
Other Deposits	12,322,618.07	9,248,322.70	3,074,295.37+
Federal Funds Purchased	48,179,045.96	28,656,900.22	19,522,145.74+
Borrowed Funds	7,660,320.83	5,100,000.00	2,560,320.83+
Other Liabilities	51,068,167.85	44,829,782.66	6,238,385.19+
Reserve for Loan Losses	13,209,168.66	11,312,606.49	1,896,562.17+
Reserves on Securities	325,760.02	495,000.00	169,239.98—
Cap. Notes and Debentures	9,197,000.00	7,650,000.00	1,547,000.00+
Common Capital Stock	35,251,500.00	30,806,700.00	4,444,800.00+
Surplus	35,171,500.00	31,073,510.23	4,097,989.77+
Undivided Profits	15,393,115.38	14,539,003.36	854,112.02+
Capital Rserves	1,238,334.19	874,966.41	363,367.78+
	$1,490,388,366.68	$1,331,887,348.82	$ 158,501,017.86+
		Increase	$ 158,501,017.86+
Grand Total—ALL BANKS IN MONTANA	$2,833,296,312.53	$2,507,655,326.40	$ 325,640,986.13

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	56.74%	53.43%
Loans as Percentage of Total Deposits	65.09%	60.47%
Capital and Reserve a/c's as Percentage of Total Assets	7.96%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	9.14%	9.21%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	23.31%	26.48%
Time Deposits as Percentage of Total Deposits I.P.C.	65.02%	63.82%
Demand Deposits as Perecntage of Total Deposits I.P.C.	34.98%	36.18%

NATIONAL BANKS	June 30, 1974	June 30, 1973
Loans as Percentage of Total Assets	59.71%	57.40%
Loans as Percentage of Total Deposits	69.87%	66.10%
Capital and Reserve a/c's as Percentage of Total Assets	7.37%	7.26%
Capital and Reserve a/c's as Percentage of Total Deposits	8.62%	8.37%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.37%	23.54%
Time Deposits as Percentage of Total Deposits I.P.C.	67.38%	66.11%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.62%	33.89%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.